IN THE UNITED STATES DISTRICT COPURED MIDDLE DISTRICT OF ALABAMA NORTHERN DIVINORTHERN DIVINORTH

CANAL INDEMNITY COMPANY,

PLAINTIFF,

VS.

WLS, INC. d/b/a S & H MOBILE HOMES;

CIS FINANCIAL SERVICES, INC., f/k/a CAVALIER ACCEPTANCE CORPORATION: GREENTREE-AL., L.L.C.; GREEN TREE SERVICING, L.L.C.; RUTH BARRON and JOHN D. BARRON,

DEFENDANTS.

<>

<> <>

<>

<>

CIVIL ACTION NUMBER:

CV-2:05cv778-T <> <> <>

ANSWER

COMES NOW the Defendant John D. Barron and for answer to the Complaint for Declaratory Judgment filed by Canal Indemnity Company says as follows:

- This Defendant denies each and every material allegation and averment of 1. Plaintiff's Complaint and demands strict proof thereof.
 - 2. This Defendant pleads the general issue.
- This Defendant states that Plaintiff's Complaint fails to state a claim upon which 3. relief may be granted.
- This Defendant avers that WLS, Inc. d/b/a S & H Mobile Homes is owed a 4. defense and coverage under the policy of insurance issued by Canal Indemnity Company for the alleged acts and the underlying lawsuit filed by John D. Barron against WLS, Inc. d/b/a S & H Mobile Homes and that insurance coverage should be afforded to WLS, Inc. d/b/a S & H Mobile Homes under the insurance policy in question.
- 5. This Defendant avers that the claims made by John D. Barron trigger coverage under the Canal insurance company policy and Canal is not entitled to rescind its' insurance contract with WLS, Inc.



Philip Henry Pitts, PIT009 Rickman E. Williams, III (WIL244) PITTS, PITTS & WILLIAMS Attorneys at Law Post Office Box 527 Selma, Alabama 36702-0527 (334) 875-7213

Attorneys for Defendant John D. Barron

CERTIFICATE OF SERVICE

I hereby certify that I have served a copy of the above and foregoing on the following persons by placing copies of same in the United States mail, properly addressed and first class postage prepaid on this the 30th day of November, 2005

R. Austin Huffaker, Jr., Esq. Rushton, Stakely, Johnston & Garrett, P.A. Post Office Box 270 Montgomery, Alabama 36101-0270

John R. Bradwell, Esq. Hill, Hill, Cater, Franco, Cole & Black, P.C. Post Office Box 116 Montgomery, Alabama 36101-0116

Jack J. Hall, Jr., Esq. Hall, Conerly & Bolvig, P.C. 1400 Financial Center 505 North 20th Street Birmingham, Alabama 35203

William Alford Austill, Esq. Joseph E. B. Stewart, Esq. Austill, Lewis & Simms, P.C. Post Office Box 11927 Birmingham, Alabama 35202-1927

OF COUNSEL